

TruPartner

Credit Union

- Low Non-Variable Rate
- No Cash Advance Fee
- 25-Day Grace Period on Purchases
- No Fee on Balance Transfers
- Free on-line account management



SEE REVERSE SIDE FOR APPLICATION

Interest Rates and Interest Charges		
Annual Percentage Rate (A.P.R.) for Purchases	9.90%-18.99% Non-variable based on your creditworthiness at account opening (Visa)	18.99% Fixed (Visa Secured)
APR for Balance Transfer	9.90%-18.99% Non-variable based on your creditworthiness at account opening (Visa)	18.99% Fixed (Visa Secured)
APR for Cash Advances	9.90%-18.99% Non-variable based on your creditworthiness at account opening (Visa)	18.99% Fixed (Visa Secured)
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.	
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the Website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore	

FEES		
Annual Fee	None	\$25 (Visa Secured)
Transaction Fees • Balance Transfer • Cash Advance • Foreign Transaction	N/A N/A 1% of each transaction in U.S. dollars	
Penalty Fees • Late Payment • Over-the-Credit Limit • Returned Payment	Up to \$20 Up to \$20 Up to \$20	
Other Fees • Application Fee	\$20 (refundable upon approval)	

How We Will Calculate Your Balance: We use a method called “average daily balance” (including new purchases). See your account agreement for more details.

The information about the costs of the card described in this application is accurate as of September 25, 2017. This information may have changed after that date. Contact us to find out what may have changed.

